

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
ESTIS, ALINA § Case No. 07-24129
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GUS A. PALOIAN, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/GUS A. PALOIAN, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase					
	Fifth Third Bank					
	TCF Bank					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GUS A. PALOIAN, TRUSTEE					
GUS A. PALOIAN, TRUSTEE					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
SEYFARTH SHAW LLP					
NISEN & ELLIOTT, LLC					
GORMAN & ASSOCIATES					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Bank					
	Chase					
	Citibank Student Loan Division					
	Citibank Student Loan division					
	Vincent Engler					
000003	BMW FINANCIAL SERVICES, NA, LLC					
000002	CHASE BANK USA					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	JPMORGAN CHASE BANK NA					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 07-24129 ERW Judge: EUGENE R. WEDOFF
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE

Date Filed (f) or Converted (c): 12/21/07 (f)

341(a) Meeting Date: 01/22/08

Claims Bar Date: 04/25/08

For Period Ending: 02/01/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL PROPERTY RESIDENCE 4329 IVY LANE GLENVIEW IL	760,000.00	0.00	DA	0.00	FA
2. BANK ACCOUNTS CHECKING ACCOUNT AT CHASE; ACCT.	3.02	0.00	DA	0.00	FA
3. BANK ACCOUNTS OPTION EXPRESS ACCOUNT # 0505-6320	21,000.00	0.00		21,567.48	FA
4. BOOKS AND ART OBJECTS BOOKS	100.00	0.00	DA	0.00	FA
5. WEARING APPAREL Clothing	500.00	0.00	DA	0.00	FA
6. JEWELRY BRACELET	700.00	0.00	DA	0.00	FA
7. PENSION PLANS AND PROFIT SHARING 401 K MERRILL LYNCH	128,903.67	0.00	DA	0.00	FA
8. ALIMONY, MAINTENANCE, SUPPORT CHILD SUPPORT CREDIT PAYDOWN MTGE PAYMENTS OWED BY FORMER DOMESTIC PARTNER TO DEBTOR PER SEPARATION AGREEMENT	29,491.54	0.00	DA	0.00	FA
9. TAX REFUNDS INCOME TAX REFUND/EARNED INCOME TAX CREDIT FOR TWO CHILDREN	4,432.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		44.82	Unknown

TOTALS (Excluding Unknown Values)

\$945,130.23

\$0.00

\$21,612.30

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

Case No: 07-24129 ERW Judge: EUGENE R. WEDOFF
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE
Date Filed (f) or Converted (c): 12/21/07 (f)
341(a) Meeting Date: 01/22/08
Claims Bar Date: 04/25/08

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee's Final Report was filed on 1/25/11.

Initial Projected Date of Final Report (TFR): 12/31/09 Current Projected Date of Final Report (TFR): 01/25/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-24129 -ERW
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE
Bank Name: **B OF A /ASSOCIATED BANK
Account Number / CD #: *****4170 BofA Money Market

Taxpayer ID No: *****0926
For Period Ending: 02/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/30/08	3	OPTIONS EXPRESS	LIQUIDATION OF STOCK	1129-000	21,567.48		21,567.48
02/07/08	000201	INTERNATIONAL SURETIES, LTD.	TRUSTEE BOND	2300-000		19.10	21,548.38
			BLANKET BOND DISBURSEMENT				
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	4.41		21,552.79
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	5.09		21,557.88
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	4.42		21,562.30
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.73		21,565.03
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.66		21,567.69
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.74		21,570.43
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.73		21,573.16
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.66		21,575.82
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	2.09		21,577.91
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.76		21,579.67
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.09		21,580.76
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.18		21,580.94
02/11/09	000202	INTERNATIONAL SURETIES, LTD. 701 POYDRAS ST., SUITE 420 NEW ORLEANS, LA 70139	TRUSTEE BOND BOND PREMIUM 2/2/09	2300-000		17.94	21,563.00
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		21,563.17
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.19		21,563.36
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.47		21,563.83
05/04/09	000203	GORMAN & ASSOCIATES	PROFESSIONAL COMPENSATION PROFESSIONAL COMPENSATION FOR 4/30/2009 INVOICE NO. 9323	3310-000		198.75	21,365.08
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,365.62
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,366.15
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,366.69
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,367.23
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,367.76

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-24129 -ERW
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE
Bank Name: **B OF A /ASSOCIATED BANK
Account Number / CD #: *****4170 BofA Money Market

Taxpayer ID No: *****0926
For Period Ending: 02/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,368.30
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,368.83
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,369.37
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,369.91
02/05/10	000204	INTERNATIONAL SURETIES, LTD.	TRUSTEE BOND	2300-000		18.16	21,351.75
			BLANKET BOND DISBURSEMENT				
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		21,352.24
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.55		21,352.79
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,353.32
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,353.86
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,354.39
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,354.93
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.55		21,355.48
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,356.01
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,356.55
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		21,357.08
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,357.62
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.54		21,358.16
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		21,358.32
03/07/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		21,358.35
03/07/11		Transfer to Acct #*****4183	Final Posting Transfer	9999-000		21,358.35	0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-24129 -ERW
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE
Bank Name: **B OF A /ASSOCIATED BANK
Account Number / CD #: *****4170 BofA Money Market

Taxpayer ID No: *****0926
For Period Ending: 02/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Account *****4170	Balance Forward	0.00					
	1 Deposits	21,567.48		4	Checks	253.95	
	38 Interest Postings	44.82		0	Adjustments Out	0.00	
				1	Transfers Out	21,358.35	
	Subtotal	\$ 21,612.30			Total	\$ 21,612.30	
	0 Adjustments In	0.00					
	0 Transfers In	0.00					
	Total	\$ 21,612.30					

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-24129 -ERW
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE
Bank Name: **B OF A /ASSOCIATED BANK
Account Number / CD #: *****4183 BofA Checking Account

Taxpayer ID No: *****0926
For Period Ending: 02/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/07/11		Transfer from Acct #*****4170	Transfer In From MMA Account	9999-000	21,358.35		21,358.35
03/07/11	002001	Gus A. Paloian, Trustee 131 S. DEARBORN STREET SUITE 2400 CHICAGO, ILLINOIS 60603	Trustee Compensation	2100-000		2,910.83	18,447.52
03/07/11	002002	Gus A. Paloian, Trustee 131 S. DEARBORN STREET SUITE 2400 CHICAGO, ILLINOIS 60603	Trustee Expenses	2200-000		1,083.79	17,363.73
03/07/11	002003	NISEN & ELLIOTT, LLC	Claim ATTY FEE, Payment 100.000000%	3210-600		2,500.00	14,863.73
03/07/11	002004	SEYFARTH SHAW LLP	ATTORNEY FEES & EXPENSES Claim TEE ATTY 1, Payment 100.000000%	3110-000		7,343.20	7,520.53
03/07/11	002005	JPMorgan Chase Bank NA Attn Ray Mada AZI-2004 1820 E Sky Harbor Circle South Phoenix, AZ 85034	ATTORNEY FEES & EXPENSES FIRST AND FINAL FEE APPLICATION Claim 000001, Payment 5.48697%	7100-000		4,677.46	2,843.07
03/07/11	002006	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Claim 000002, Payment 5.48697%	7100-000		2,278.38	564.69
03/07/11	002007	BMW Financial Services, NA, LLC 5550 Britton Parkway Hilliard, OH 43026	Claim 000003, Payment 5.48700%	7100-000		564.69	0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-24129 -ERW
Case Name: ESTIS, ALINA

Trustee Name: GUS A. PALOIAN, TRUSTEE
Bank Name: **B OF A /ASSOCIATED BANK
Account Number / CD #: *****4183 BofA Checking Account

Taxpayer ID No: *****0926
For Period Ending: 02/01/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Account *****4183	Balance Forward	0.00					
	0 Deposits	0.00			7	Checks	21,358.35
	0 Interest Postings	0.00			0	Adjustments Out	0.00
					0	Transfers Out	0.00
	Subtotal	\$ 0.00				Total	\$ 21,358.35
	0 Adjustments In	0.00					
	1 Transfers In	21,358.35					
	Total	\$ 21,358.35					

Report Totals	Balance Forward	0.00					
	1 Deposits	21,567.48			11	Checks	21,612.30
	38 Interest Postings	44.82			0	Adjustments Out	0.00
					1	Transfers Out	21,358.35
	Subtotal	\$ 21,612.30				Total	\$ 42,970.65
	0 Adjustments In	0.00					
	1 Transfers In	21,358.35					
	Total	\$ 42,970.65				Net Total Balance	\$ 0.00